

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Eustace O Benjamin  
Carlen A Benjamin  
Debtors

Case No. 12-01610-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: MMchugh  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 49

Date Rcvd: Aug 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2017.

db/jdb +Eustace O Benjamin, Carlen A Benjamin, 83 North Park Estate,  
East Stroudsburg, PA 18302-6781  
cr +Carrington Mortgage Services, LLC (servicing right, c/o Prober & Raphael, A Law Corporation,  
1600 South Douglass Road, Anaheim, CA 92806-5948  
4061008 Alere, PO Box 96782, Chicago, IL 60693-6782  
4149608 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
4225084 +Berkheimer Associates, agent for Middle, Smithfield Twp&E. Stroudsburg ASD,  
50 North Seventh Street, Bangor, PA 18013-1731  
4061010 +Berkheimer Tax Administrator, PO Box 995, 50 N Seventh Street, Bangor, PA 18013-1731  
4061019 +CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328  
(address filed with court: Home Depot Credit Services, PO Box 653000,  
Dallas, TX 75265-3000)  
4817535 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
4817536 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806,  
Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
4061011 Celentano, Stadtmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594  
4061016 Computer Credit, Inc., PO Box 5238, Winston Salem, NC 27113-5238  
4061017 +Credit Control LLC, PO Box 1945, Southgate, MI 48195-0945  
4061023 +HSS Collection Agency, PO Box 116, Cliffside Park, NJ 07010-0116  
4061024 +JCC & Assoc., PO Box 519, Sauk Rapids, MN 56379-0519  
4061026 +L. Dawn Christian, DDS, 71 Valley Street, STE 100, South Orange, NJ 07079-2825  
4061029 +Monmouth Ocean Hospital, 4806 Megill Road, STE 3, Neptune, NJ 07753-6926  
4061030 +Morristown Pathology Assoc, PO Box 190, Convent Station, NJ 07961-0190  
4061033 +Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905  
4061034 Pocono Emergency Physicians, PC, P.O. Box 8510, Philadelphia, PA 19101-8501  
4061036 +Pocono Medical Center, 206 E. Brown St., East Stroudsburg, PA 18301-3094  
4061035 Pocono Medical Center, PO Box 822009, Philadelphia, PA 19182-2009  
4061038 +Rubin & Raine, PO Box 949, Eatontown, NJ 07724-0949

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: RECOVERYCORP.COM Aug 30 2017 18:58:00 Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4103837 EDI: AIS.COM Aug 30 2017 18:58:00 American InfoSource LP as agent for,  
InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093  
4061009 +EDI: BANKAMER.COM Aug 30 2017 18:58:00 BAC Home Loans Servicing, 450 American Street,  
Simi Valley, CA 93065-6285  
4061013 EDI: CITICORP.COM Aug 30 2017 18:58:00 Citibank, Attn: Centralized Bankruptcy,  
PO Box 20507, Kansas City, MO 64915  
4061014 EDI: CITICORP.COM Aug 30 2017 18:58:00 Citibank USA, Attn: Centralized Bankrupcy,  
PO Box 20507, Kansas City, MO 64195  
4150621 EDI: BL-BECKET.COM Aug 30 2017 18:58:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4061012 +EDI: CHASE.COM Aug 30 2017 18:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
4061015 +EDI: CITICORP.COM Aug 30 2017 18:58:00 Citicards, Customer Service, Box 6500,  
Sioux Falls, SD 57117-6500  
4165751 EDI: RMSC.COM Aug 30 2017 18:58:00 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
4061018 +EDI: RMSC.COM Aug 30 2017 18:58:00 Gemb/Brooks Bros, PO Box 981400,  
El Paso, TX 79998-1400  
4061020 +EDI: HFC.COM Aug 30 2017 18:58:00 HSBC, PO Box 2013, Buffalo, NY 14240-2013  
4061021 +EDI: HFC.COM Aug 30 2017 18:58:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
4061022 EDI: HFC.COM Aug 30 2017 18:58:00 HSBC Card Services, PO Box 17332,  
Baltimore, MD 21297-1332  
4061025 +EDI: CBSKOHL.COM Aug 30 2017 18:58:00 Kohls, Attn: Recovery Dept, Po Box 3120,  
Milwaukee, WI 53201-3120  
4142939 EDI: RESURGENT.COM Aug 30 2017 18:58:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Chase Bank USA, N.A., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4061027 +EDI: TSYS2.COM Aug 30 2017 18:58:00 Macys/fdsb, Attn: Bankruptcy, PO Box 8053,  
Mason, OH 45040-8053  
4061031 +E-mail/Text: egssupportservices@egscorp.com Aug 30 2017 19:02:17 NCO Financial Systems,  
507 Prudential Rd, Horsham, PA 19044-2308  
4078904 +E-mail/Text: bknotice@ncmllc.com Aug 30 2017 19:02:17 National Capital Management, LLC,  
agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,  
Memphis, TN 38125-1741  
4061032 +E-mail/Text: ebn@barnabashealth.org Aug 30 2017 19:02:22 Newark Beth Isreal,  
201 Lyons Ave, Newark, NJ 07112-2027  
4096224 EDI: Q3G.COM Aug 30 2017 18:58:00 Quantum3 Group LLC as agent for,  
World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788  
4061037 EDI: RECOVERYCORP.COM Aug 30 2017 18:58:00 Recovery Management Systems,  
25 SE 2nd Ave, Suite 1120, Miami, FL 33131-1605  
4165752 EDI: RECOVERYCORP.COM Aug 30 2017 18:58:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4061039 EDI: AGFINANCE.COM Aug 30 2017 18:58:00 Springleaf Financial, 2959 Route 611 STE 105, Tannersville, PA 18372  
4063707 EDI: AGFINANCE.COM Aug 30 2017 18:58:00 SPRINGLEAF FINANCIAL SERVICES, RR 1 BOX 705, TANNERSVILLE PA 18372-9090  
4061040 +EDI: WFNNB.COM Aug 30 2017 18:58:00 Wfnnb/NY & Co, PO Box 182789, Columbus, OH 43218-2789  
4374375 EDI: ECAST.COM Aug 30 2017 18:58:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262  
4374374 EDI: ECAST.COM Aug 30 2017 18:58:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4297733 Gregory Javardian, Esquire, Terminated from Case  
cr\* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262  
4061028 ##+Millenium Anesthesia, PO Box 724, Millburn, NJ 07041-0724

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 01, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com, dehartstaff@pamd13trustee.com  
Jill Manuel-Coughlin on behalf of Creditor BANK OF AMERICA, N.A. jill@pkjllc.com, chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
Joshua I Goldman on behalf of Creditor Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kim M Diddio on behalf of Joint Debtor Carien A Benjamin kdiddio@diddiolaw.com, kdiddio@gmail.com;r52326@notify.bestcase.com  
Kim M Diddio on behalf of Debtor Eustace O Benjamin kdiddio@diddiolaw.com, kdiddio@gmail.com;r52326@notify.bestcase.com  
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 Eustace O Benjamin  
First Name Middle Name Last Name

Debtor 2 Carlen A Benjamin  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:12-bk-01610-JJT**

Social Security number or ITIN **xxx-xx-8642**  
EIN ---

Social Security number or ITIN **xxx-xx-6850**  
EIN ---

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eustace O Benjamin  
aka Eustace Ossie Josephus Benjamin

Carlen A Benjamin  
aka Carlen Ann Benjamin

By the  
court:



August 30, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**